**PATENT** 

APR 1 2 2004 09 APR 1 2 2004 09 OBADE GE Builder Central; 85CM-00132

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants:

Foley et al.

Serial No.:

10/714,272

Filed:

November 14, 2003

For:

METHODS AND APPARATUS FOR ALLOWING CONSUMERS TO MAKE

CHOICES AMONG FINANCIAL SERVICE

PROVIDERS AND PROVIDING

INCENTIVES TO THE CONSUMERS

Group:

2161

Examiner:

Not Yet Assigned

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date set forth below:

Signed: \_

ame: Karen S. Flynn

Date: <u>April 9, 2004</u>

Durham, North Carolina April 9, 2004

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

## **INFORMATION DISCLOSURE STATEMENT UNDER § 197(a)**

Sir:

This Information Disclosure Statement is being filed before a first Official Action has been mailed in this case.

Pursuant to 37 C.F.R. 1.56, 1.97 and 1.98, applicant's attorney wishes to bring to the attention of the Patent and Trademark Office the following items listed on the accompanying Form PTO/SB/08A.

## <u>ITEMS</u>

	Patent No.	Publication Date	Patentee/Applicant
1.	US- 2003-0078785-A1	04/24/03	Antonello et al.

The filing of this Information Disclosure Statement shall not be construed as a representation that a search has been made nor shall it be construed as an admission that the information cited is considered to be material to patentability, nor shall it be construed that no other material information exists.

Respectfully submitted,

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II to					Complete if Known		
	Substitute for form 1449A/PTO					Application Number	10/714,272
	INFORMATION DISCLOSURE					Filing Date	11/14/2003
						First Named Inventor	Foley et al.
STATEMENT BY APPLICANT					ANG I	Art Unit	2161
	(Use as many sheets as necessary)					Examiner Name	
	Sheet	1	0	f	1	Attorney Docket Number	109.0036

	U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	Document Number  Number - Kind Code <sup>2 (# known)</sup>	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		
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FOREIGN PATENT DOCUMENTS					
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	Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> ( <i>if known</i> )				T⁵
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Examiner	/Colleen Hoar/	Date	11/20/2007
Signature		Considered	11/10/2001

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 'Applicant's unique citation designation number (optional). 'See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04. 'Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 'For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 'Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 'Applicant is to place a check mark here if English language

Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.